

Department of Insurance Feb. 4, 2003

Attention Families of Railroad Retirees

Survivors of retired railroad employees who died between 1964 and 2001 may be entitled to receive a \$2,000 life insurance benefit. Certain retired employees of participating railroads may have been covered under group life insurance policies issued to the Health and Welfare Plan of the Nation's Railroads and the Railway Labor Organizations. The amount of the coverage is \$2,000 per insured. The intended beneficiary may not have filed a claim for benefits, and thus no claim would have been processed.

If you believe that you may be eligible for benefits or have information regarding individuals who may be eligible, please contact MetLife's Railroad Operations Center at 1-800-310-7770. Proof of eligibility (including proof of death) will be necessary to process each claim and MetLife will make all claim determinations. MetLife representatives will answer your questions and, if appropriate, assist you in filing a claim.

Note: Consumers should contact MetLife directly, not the Kentucky Department of Insurance.